

Company registration number: 06058379

Charity registration number: 1118901

Disability Focus

(A company limited by guarantee)

Annual Report and unaudited Financial Statements

for the Year Ended 31 March 2025



Disability Focus

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Disability Focus

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

The Board of Trustees have delegated the strategic direction of the organisation to Adrian Richards with Financial management delegated to Kelly Johnson-Reade in their capacity as Finance Manager.

Registered charity name Disability Focus

Charity Registration Number 1118901

Company Registration Number 06058379

Principal office and registered office Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

Trustees T C Fallon
S D Buckell resigned 3 July 2024
F J Rainbird
T A Timberlake
K P Griffith

The organisation relies upon the following administrative and professional services:

Accountant Westcotts (SW) LLP
Plym House
3 Longbridge Road
Marsh Mills
Plymouth
Devon
PL6 8LT

Bank Natwest Commercial Banking
Business Banking
Devon and Cornwall

Disability Focus

Legal

Workplace Legal Solutions
36 Fawn Rise
Henfield
West Sussex
BN5 9EZ

Magdalen Chambers
Vickery House
Dean Park Gardens
Southernhay East
Exeter
EX2 4AA

IT Consultants

Nexus Open Systems Limited
Vale House
Pynes Hill
Exeter
EX2 5AZ

Brokers (PII)

Paragon
140 Leadenhall Street
London
EC3V 4QT

Disability Focus

Trustees' Report

Structure, governance and management

Organisation

The company is limited by guarantee and was Incorporated on 19 January 2007 under its articles of association.

The organisation is overseen by a Board of Trustees who meet quarterly to review both the financial and operational activities of the organisation,

The Board of Trustees have delegated the strategic activities of the organisation to a Chief Executive Officer with operational activities delegated to a senior management team all of whom report directly into the Board.

Day-to-day operational decisions are made by the senior management team but matters involving significant expenditure or future strategic direction are made in conjunction with the Board of Trustees.

The current Board of Trustees currently, comprises five Trustees all of whom bring their own expertise to the organisation. New Trustees will be introduced to the 'organisation by invitation based upon their knowledge and area of 'expertise' they can bring to the Board. Inductions will be undertaken by the Board in conjunction with the Chief Executive Officer and they will be directed to the Charity Commissions advice and guidance in relation to the responsibilities that the role of a trustee will carry.

The organisation has established a pay and remuneration structure which is overseen by a remuneration committee. Pay and remuneration is benchmarked against similar organisations within the sector with other factors such as regional fluctuations being taken into account.

Trustees

The directors of the company, known as trustees, are recruited on the basis of nominations from current trustees and by selection when a post becomes available. The Board looks to ensure an appropriate mix of skills and selects new trustees on the basis of experience, competence and specialist skills.

Risk Management

The trustees have identified and reviewed the major risks to which the organisation is exposed and systems have been established to mitigate those risks in so far as it is possible to do so and insurance policies put in place to cover those identified risks.

Objectives and activities

Principal Activities

The principal activities of the organisation in the period were those of the provision of financial and payroll services to individuals with disabilities and the provision of Appointeeship and Court of Protection services to individuals who lack capacity to manage their own finances.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Disability Focus

Trustees' Report

Achievements and performance

The organisation continued to focus upon its relationships with its primary referrers of work with continued focus upon improving service delivery. Positive steps were taken to introduce new processes and procedures for on-boarding new clients which had in the past provided problematic.

Instruction levels had remained consistent year on year but during the course of the financial period saw a select reduction in the number of referrals being made by one of its primary referrers.

Demand for our Appointeeship services remains high but as we are currently at capacity we are having to maintain a waiting list of individuals who are in need of those services. However, there are concerns regarding the long-term ability of the organisation to continue to fund this work in light of the shortfall in the level of fees the organisation can charge compared to the true cost of providing these services.

Public benefit

Public benefit is the legal requirement of every organisation set up for one or more charitable aims to be able to demonstrate that its aims are for the public benefit if it is to be recognised and registered as a charity in England and Wales. The organisation continues to provide support activities to meet the needs of disabled people across Devon and its surrounding counties to support choice and independent living through the provision of these services.

Financial review

Income from charitable activities has increased to £541,756 from £539,534. The deficit for the year is £65,942 compared to a deficit £45,677 in the prior period ended 31 March 2024.

Reserves Policy

| | |
|------------------------------|----------|
| Total funds at 31 March 2025 | £390,848 |
|------------------------------|----------|

| | |
|---------------|----------|
| Free reserves | £221,105 |
|---------------|----------|

Designated reserves

| | |
|------------|---------|
| Redundancy | £88,085 |
|------------|---------|

| | |
|-----------------------|---------|
| Computer Equipment/IT | £25,000 |
|-----------------------|---------|

| | |
|----------------|--|
| Infrastructure | |
|----------------|--|

| | |
|-------------------------|---------|
| New project development | £30,000 |
|-------------------------|---------|

| | |
|-----------------------------|---------|
| Lease and other liabilities | £26,658 |
|-----------------------------|---------|

The Board of Trustees seek to work towards a general reserve to cover 6 months of normal trading costs. The free reserves of the charity as at 31 March 2025 are £221,105 (2024: £268,841), which is considered to be approximately 6 months of normal trading costs.

Redundancy

The organisation receives referrals to its service primarily under three commercial contracts held with Devon County Council, Torbay Council and Torbay NHS. The charges raised for its services are fixed under the terms of the Commercial contracts, it is therefore prudent to allow for the costs of redundancy in the event of either the termination of one or more of the commercial contracts or a significant and perceived permanent reduction in funding. This fund would cover the cost of making all staff redundant.

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Trustees' Report

Computer Equipment/ IT Infrastructure

As current systems and equipment become obsolete resources will be required to upgrade and renew so funds are set aside for this purpose (Includes buying out of the current leased telephone equipment).

New project development

The trustees have set aside funds to support initial idea and project. Set-up stages that can't be funded elsewhere.

Lease and liabilities

A fund has been designated to cover any outstanding liabilities should the organisation need to move offices before the end of the current rental agreement.

Plans for the future

The Board of Trustees are very conscious that the organisations income is heavily reliant upon three commercial contracts that it holds with Devon County Council, Torbay Council and Torbay NHS. Under these contracts individuals who have elected to receive Direct Payments are referred to the organisation to assist them manage their Direct Payments.

There is very limited scope to offer these services to other Local Authorities unless they elect to seek additional suppliers through a procurement exercise.

The Board of Trustees are also aware of the current crises within the Care sector and the budgetary restraints placed upon Local Authorities and the impact that this could have on the organisation going forward.

Although Instruction levels remain consistent with previous years the organisation continues to investigate avenues which would enhance the current service offering both from the client facing perspective and that of the contracting Local Authorities.

The Board of Trustees are conscious that although there continues to be a great demand for its Court of Protection Deputyship and Appointeeship Services these are creating a significant drain on the organisation's finances. The cost of providing these services is not met by the income the organisation is able to generate from this work and therefore the shortfall is currently being met from Income derived from our payroll services and reserves. It is anticipated that a decision will have to be made during the next financial year as to whether the organisation will continue to offer these services unless additional income can be found to support these specific services.

Statement of trustees' responsibilities

The trustees, who are also the directors of Disability Focus for the purposes of company law are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

Disability Focus

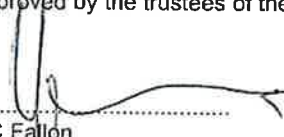
Trustees' Report


- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 11/8/25 and signed on its behalf by:


T C Fallon
Trustee


T A Timberlake
Trustee

Disability Focus

Independent Examiner's Report to the trustees of Disability Focus ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Westcotts (SW) LLP, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Disability Focus as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Adam Croney ACA
Westcotts (SW) LLP

Plym House
3 Longbridge Road
Plymouth
Marsh Mills
Devon
PL6 8LT

Date: 3/9/25

Disability Focus

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account)

| | Note | Unrestricted funds £ | Total 2025 £ | Total 2024 £ |
|--------------------------------------|------|----------------------------|--------------------|--------------------|
| Income and Endowments from: | | | | |
| Charitable activities | 3 | 541,756 | 541,756 | 539,534 |
| Investment income | 4 | 8,796 | 8,796 | 5,620 |
| Other income | 5 | 52,737 | 52,737 | 42,864 |
| Total income | | <u>603,289</u> | <u>603,289</u> | <u>588,018</u> |
| Expenditure: | | | | |
| Expenditure on charitable activities | 6 | (669,231) | (669,231) | (633,695) |
| Total expenditure | | <u>(669,231)</u> | <u>(669,231)</u> | <u>(633,695)</u> |
| Net expenditure | | <u>(65,942)</u> | <u>(65,942)</u> | <u>(45,677)</u> |
| Net movement in funds | | (65,942) | (65,942) | (45,677) |
| Reconciliation of funds | | | | |
| Total funds brought forward | | <u>456,790</u> | <u>456,790</u> | <u>502,467</u> |
| Total funds carried forward | 19 | <u>390,848</u> | <u>390,848</u> | <u>456,790</u> |

All of the charity's activities derive from continuing operations during the above two periods.

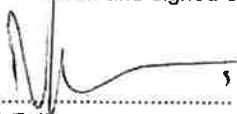
All funds in the previous year were unrestricted.

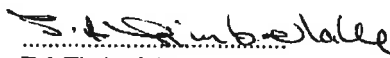
Disability Focus

(Registration number: 06058379)
Balance Sheet as at 31 March 2025

| | Note | 2025 £ | 2024 £ |
|---|------|-----------------|-----------------|
| Fixed assets | | | |
| Tangible assets | 11 | 1,872 | 3,685 |
| Current assets | | | |
| Debtors | 12 | 55,952 | 84,795 |
| Cash at bank and in hand | 13 | <u>424,822</u> | <u>423,322</u> |
| | | 480,774 | 508,117 |
| Creditors: Amounts falling due within one year | 14 | <u>(91,798)</u> | <u>(55,012)</u> |
| Net current assets | | <u>388,976</u> | <u>453,105</u> |
| Net assets | | <u>390,848</u> | <u>456,790</u> |
| Funds of the charity: | | | |
| Unrestricted funds | | | |
| Unrestricted funds | | <u>390,848</u> | <u>456,790</u> |
| Total funds | 19 | <u>390,848</u> | <u>456,790</u> |

The financial statements on pages 8 to 22 were approved by the trustees, and authorised for issue on 11.8.25 and signed on their behalf by:


 T C Fallon
 Trustee


 T A Timberlake
 Trustee

Disability Focus

Statement of Cash Flows for the Year Ended 31 March 2025

| | Note | 2025 £ | 2024 £ |
|--|------|-----------------------|-----------------------|
| Cash flows from operating activities | | | |
| Net cash expenditure | | (65,942) | (45,677) |
| Adjustments to cash flows from non-cash items | | | |
| Depreciation | | 2,474 | 4,855 |
| Investment income | 4 | <u>(8,796)</u> | <u>(5,620)</u> |
| | | (72,264) | (46,442) |
| Working capital adjustments | | | |
| Decrease/(increase) in debtors | 12 | 28,843 | (31,592) |
| Increase in creditors | 14 | <u>36,786</u> | <u>6,500</u> |
| Net cash flows from operating activities | | <u>(6,635)</u> | <u>(71,534)</u> |
| Cash flows from investing activities | | | |
| Interest receivable and similar income | 4 | 8,796 | 5,620 |
| Purchase of tangible fixed assets | 11 | <u>(661)</u> | <u>(732)</u> |
| Net cash flows from investing activities | | <u>8,135</u> | <u>4,888</u> |
| Net increase/(decrease) in cash and cash equivalents | | 1,500 | (66,646) |
| Cash and cash equivalents at 1 April | | <u>423,322</u> | <u>489,968</u> |
| Cash and cash equivalents at 31 March | | <u><u>424,822</u></u> | <u><u>423,322</u></u> |

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 11 to 22 form an integral part of these financial statements.

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Notes to the Financial Statements for the Year Ended 31 March 2025

1 General information

The charity is a public benefit entity and a private company limited by guarantee; registered in England and Wales and a registered charity in England and Wales.

The address of its registered office is:

Follaton House
Plymouth Road
Totnes
Devon
TQ9 5NE

2 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Disability Focus meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern, for the foreseeable future nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. This has been considered by reviewing budgets and considering the future income secured from the charity's three main referrers of work, along with the current level of financial reserves.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and Judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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Notes to the Financial Statements for the Year Ended 31 March 2025

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to free funds at any time at the discretion of the Trustees. Material designated funds are identified and explained in note 19 to the financial statements.

Income and endowments

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Income from investments is included in the year in which it is receivable.

Other income is included in the year in which it is receivable.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, if probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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Notes to the Financial Statements for the Year Ended 31 March 2025

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

| Asset class | Depreciation method and rate |
|-----------------------|------------------------------|
| Fixtures and fittings | 20% straight line |
| Equipment | 33% straight line |

Impairment of fixed assets

A review for Indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For Impairment testing of goodwill, the goodwill acquired in a business combination is from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

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Notes to the Financial Statements for the Year Ended 31 March 2025

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Limited by guarantee

Disability Focus is a company limited by guarantee and accordingly does not have share capital.

Every Member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of it being wound up while he or she is a member, or within one year after he or she ceasing to be a member.

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Notes to the Financial Statements for the Year Ended 31 March 2025

3 Income from charitable activities

| | Unrestricted funds | | Total | Total |
|---------------------------------------|--------------------|----------------|----------------|----------------|
| | Designated | General | 2025 | 2024 |
| | £ | £ | £ | £ |
| Payroll Income Devon | 7,377 | 128,072 | 135,449 | 131,667 |
| Payroll Income Torbay | - | 20,324 | 20,324 | 29,343 |
| Financial Support Devon | - | 187,558 | 187,558 | 195,995 |
| Financial Support Torbay | - | 105,318 | 105,318 | 102,025 |
| Auto Enrolment Income Devon | - | 5,650 | 5,650 | 12,940 |
| Auto Enrolment Income Torbay | - | 3,893 | 3,893 | 5,660 |
| Financial Support Court of Protection | - | 83,564 | 83,564 | 61,904 |
| | <u>7,377</u> | <u>534,379</u> | <u>541,756</u> | <u>539,534</u> |

4 Investment income

| | Unrestricted funds | Total | Total |
|--------------------------|--------------------|--------------|--------------|
| | General | 2025 | 2024 |
| | £ | £ | £ |
| Bank interest receivable | <u>8,796</u> | <u>8,796</u> | <u>5,620</u> |

5 Other income

| | Unrestricted funds | Total | Total |
|----------------------|--------------------|---------------|---------------|
| | General | 2025 | 2024 |
| | £ | £ | £ |
| Miscellaneous Income | <u>52,737</u> | <u>52,737</u> | <u>42,864</u> |

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

6 Expenditure on charitable activities by fund type

| | | Unrestricted funds | | Total | Total |
|-------------------------|------|--------------------|----------------|----------------|----------------|
| | Note | Designated | General | 2025 | 2024 |
| | | £ | £ | £ | £ |
| Staff costs | | - | 512,017 | 512,017 | 504,180 |
| Allocated support costs | 7 | 25,583 | 131,631 | 157,214 | 129,515 |
| | | <u>25,583</u> | <u>643,648</u> | <u>669,231</u> | <u>633,695</u> |

7 Analysis of support costs

| | Unrestricted funds | Total | Total |
|-------------------------------|--------------------|----------------|----------------|
| | £ | 2025 | 2024 |
| | £ | £ | £ |
| Wages and salaries | 14,450 | 14,450 | 16,113 |
| Rent | 28,116 | 28,116 | 33,040 |
| Communications and IT | 42,314 | 42,314 | 5,410 |
| Other office expenses | (1,842) | (1,842) | (5,070) |
| Bank charges | 8,308 | 8,308 | 5,649 |
| Recruitment | 6,151 | 6,151 | 8,922 |
| Insurance | 18,845 | 18,845 | 18,201 |
| Motor and travel costs | 120 | 120 | 349 |
| Bad debts | - | - | 584 |
| Payroll, printing and postage | 19,614 | 19,614 | 20,087 |
| Depreciation | 2,475 | 2,475 | 4,855 |
| Staff entertainment | 89 | 89 | 492 |
| Marketing | 3,380 | 3,380 | 374 |
| Auditor remuneration | 7,500 | 7,500 | 4,444 |
| Other professional fees | 7,694 | 7,694 | 16,065 |
| | <u>157,214</u> | <u>157,214</u> | <u>129,515</u> |

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

8 Staff costs

The aggregate payroll costs were as follows:

| | 2025 £ | 2024 £ |
|--|----------------|----------------|
| Staff costs during the year were: | | |
| Wages and salaries | 457,219 | 424,792 |
| Social security costs | 34,295 | 26,859 |
| Pension costs | 20,503 | 27,581 |
| | <u>512,017</u> | <u>479,232</u> |

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows:

| | 2025 No | 2024 No |
|-----------------------------|------------|------------|
| Average number of employees | <u>19</u> | <u>19</u> |

The key management personnel are considered to be the Chief Executive Officer and the Finance Manager. The total benefits paid to key management personal during the year was £78,755 (2024: £81,897).

9 Trustees remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees. No trustee expenses have been incurred during the year.

10 Taxation

The charity's activities fall within the exemptions afforded by the provisions of the income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

11 Tangible fixed assets

| | Fixtures and fittings £ | Equipment £ | Total £ |
|-----------------------|-------------------------------|----------------|---------------|
| Cost | | | |
| At 1 April 2024 | 12,173 | 69,020 | 81,193 |
| Additions | - | 661 | 661 |
| At 31 March 2025 | <u>12,173</u> | <u>69,681</u> | <u>81,854</u> |
| Depreciation | | | |
| At 1 April 2024 | 11,306 | 66,202 | 77,508 |
| Charge for the year | 352 | 2,122 | 2,474 |
| At 31 March 2025 | <u>11,658</u> | <u>68,324</u> | <u>79,982</u> |
| Net book value | | | |
| At 31 March 2025 | <u>515</u> | <u>1,357</u> | <u>1,872</u> |
| At 31 March 2024 | <u>867</u> | <u>2,818</u> | <u>3,685</u> |

12 Debtors

| | 2025 £ | 2024 £ |
|----------------|---------------|---------------|
| Trade debtors | 40,390 | 70,435 |
| Prepayments | 10,630 | 10,498 |
| Accrued income | 1,852 | 782 |
| Other debtors | 3,080 | 3,080 |
| | <u>55,952</u> | <u>84,795</u> |

13 Cash and cash equivalents

| | 2025 £ | 2024 £ |
|--------------------------|----------------|----------------|
| Cash at bank and in hand | <u>424,822</u> | <u>423,322</u> |

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

14 Creditors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|------------------------------------|---------------|---------------|
| Trade creditors | 11,707 | 10,427 |
| Other taxation and social security | 28,262 | 26,361 |
| Other creditors | 748 | 748 |
| Accruals and deferred income | 51,081 | 17,476 |
| | <u>91,798</u> | <u>55,012</u> |

15 Pension and other schemes

Defined contribution pension scheme

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £20,503 (2024: £27,581).

16 Analysis of net assets between funds

| | Unrestricted funds General £ | Total funds at 31 March 2025 £ |
|-----------------------|---------------------------------------|---|
| Tangible fixed assets | 1,872 | 1,872 |
| Current assets | 480,774 | 480,774 |
| Current liabilities | (91,798) | (91,798) |
| Total net assets | <u>390,848</u> | <u>390,848</u> |

| | Unrestricted funds General £ | Total funds at 31 March 2024 £ |
|-----------------------|---------------------------------------|---|
| Tangible fixed assets | 3,685 | 3,685 |
| Current assets | 508,117 | 508,117 |
| Current liabilities | (55,012) | (55,012) |
| Total net assets | <u>456,790</u> | <u>456,790</u> |

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

17 Analysis of changes in net debt

| | At 1 April 2024 £ | At 31 March 2025 £ |
|--------------------------|-------------------------|--------------------------|
| Cash at bank and in hand | 423,322 | 423,322 |
| Cash flows | 1,500 | 1,500 |
| | <u>424,822</u> | <u>424,822</u> |
| Net debt | <u>424,822</u> | <u>424,822</u> |

| | At 1 April 2023 £ | At 31 March 2024 £ |
|--------------------------|-------------------------|--------------------------|
| Cash at bank and in hand | 489,968 | 489,968 |
| Cash flows | (66,646) | (66,646) |
| | <u>423,322</u> | <u>423,322</u> |
| Net debt | <u>423,322</u> | <u>423,322</u> |

18 Related party transactions

There were no related party transactions in the current year (2024: nil).

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

19 Movement in Funds

| | Balance at 1 April 2024 £ | Incoming resources £ | Resources expended £ | Balance at 31 March 2025 £ |
|---|---------------------------------|----------------------------|----------------------------|-------------------------------------|
| Unrestricted funds | | | | |
| General | | | | |
| General reserves | 268,841 | 595,912 | (643,648) | 221,105 |
| Designated | | | | |
| Redundancy | 80,708 | 7,377 | - | 88,085 |
| New project development | 30,000 | - | - | 30,000 |
| Lease and other liabilities | 52,241 | - | (25,583) | 26,658 |
| Computer equipment/IT infrastructure | 25,000 | - | - | 25,000 |
| | <u>187,949</u> | <u>7,377</u> | <u>(25,583)</u> | <u>169,743</u> |
| Total funds | <u>456,790</u> | <u>603,289</u> | <u>(669,231)</u> | <u>390,848</u> |
| | Balance at 1 April 2023 £ | Incoming resources £ | Resources expended £ | Balance at 31 March 2024 £ |
| Unrestricted funds | | | | |
| General | | | | |
| General reserves | 322,772 | 579,764 | (633,695) | 268,841 |
| Designated | | | | |
| Redundancy | 75,225 | 5,483 | - | 80,708 |
| New project development | 30,000 | - | - | 30,000 |
| Lease and other liabilities | 49,470 | 2,771 | - | 52,241 |
| Computer equipment/IT infrastructure | 25,000 | - | - | 25,000 |
| | <u>179,695</u> | <u>8,254</u> | <u>-</u> | <u>187,949</u> |
| Total funds | <u>502,467</u> | <u>588,018</u> | <u>(633,695)</u> | <u>456,790</u> |

Disability Focus

Notes to the Financial Statements for the Year Ended 31 March 2025

General reserve

The board of trustees seek to work towards a general reserve to cover 6 months of normal trading costs. The free reserves of the charity as at 31 March 2025 are £221,105 (2024: £272,356), which is considered to be approximately 6 months of normal trading costs.

Redundancy

Disability Focus is reliant upon unit price funding from 2 main sources. It is therefore prudent to allow for the costs of redundancy in the event of a significant and perceived permanent reduction in said funding. This fund would cover the cost of making all staff redundant.

New project development

The trustees have set aside funds to support initial ideas and project set-up stages that can't be funded elsewhere.

Lease. and other liabilities

A fund has been designated to cover any outstanding liabilities should the organisation need to move offices before the end of the end of the current rental agreement.

Computer equipment/IT infrastructure

As current systems and equipment become obsolete resources will be required to upgrade and renew so funds are set aside for this purpose (includes buying out of the current leased telephone equipment).

20 Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

| | 2025 | 2024 |
|----------------------------|----------------|----------------|
| | £ | £ |
| Within one year | 38,324 | 39,522 |
| Between one and five years | 150,713 | 189,037 |
| | <u>189,037</u> | <u>228,559</u> |

Disability Focus

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

| | Total 2025 £ | Total 2024 £ |
|---|--------------------|--------------------|
| Charitable activities | | |
| Income from charitable activities | 541,756 | 539,534 |
| | <u>541,756</u> | <u>539,534</u> |
| Investment income | | |
| Bank interest receivable | 8,796 | 5,620 |
| | <u>8,796</u> | <u>5,620</u> |
| Other income | | |
| Other income | 52,737 | 42,864 |
| | <u>52,737</u> | <u>42,864</u> |
| Expenditure on charitable activities | | |
| Payroll Income Devon | 25,583 | - |
| Payroll Income Devon | (25,583) | - |
| Wages and salaries | (457,219) | (424,792) |
| Staff NIC (Employers) | (34,295) | (26,859) |
| Staff pensions (Defined contribution) | (20,503) | (27,581) |
| Private health insurance | (5,340) | (7,473) |
| Staff training | (1,250) | - |
| Volunteer expenses | (3,312) | (2,318) |
| Redundancy costs | (1,590) | (1,167) |
| Rent and rates | (28,116) | (33,041) |
| Insurance | (18,845) | (18,202) |
| Telephone and fax | (10,474) | (10,234) |
| Computer software and maintenance costs | (31,841) | - |
| Printing, postage and stationery | (2,958) | (4,369) |
| Sundry expenses | 1,842 | 9,109 |
| Travel and subsistence | (120) | (349) |
| Advertising | (3,380) | (300) |
| Promotional expenses | (6,151) | (8,922) |
| Staff entertaining (allowable for tax) | (89) | (492) |
| Consulting | (19,614) | (20,087) |
| Legal and professional fees | (15,194) | (20,582) |
| Bad debts written off | - | (584) |
| Bank charges | (8,308) | (5,649) |
| Depreciation of fixtures and fittings | (2,474) | (4,855) |
| Direct expenditure | - | (24,948) |
| | <u>(669,231)</u> | <u>(633,695)</u> |

This page does not form part of the statutory financial statements.

